

Prepared by:
USDA, Rural Development
3260 Hwy. 51 S.
Hernando, MS 38632 429-8687.

Return to:

* Grantee

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, the United States of America, acting by and through the United States Department of Agriculture, is the owner and holder of the following real estate deed(s) of trust, securing an indebtedness therein mentioned, and covering certain real estate hereinafter described located in DeSoto County, Mississippi, said deed(s) of trust being duly recorded in the Office of the Chancery Clerk in and for said County and State:

GRANTORS	DATE EXECUTED	TRUST DEED BOOK	PAGE
Martha A. Adams	August 5, 1985	344	379
Latoya E. Mosby	August 15, 2000	1238	196

The indebtedness secured by the Deed of Trust dated August 5, 1985 and executed by Martha A. Adams was assumed by Latoya E. Mosby by Warranty Deed dated August 15, 2000, and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 377 at Page 534 and with Assumption Agreement dated August 15, 2000.

And default having been made in the payment of said indebtedness;

And the United States of America, as Beneficiary, having authorized and instructed the Substitute Trustee to foreclose said deed(s) of trust by advertisement and sale at public auction as required by law;

The said Substitute Trustee caused a due notice to be published in the DeSoto Times-Tribune, a newspaper published in the City of Olive Branch, said County and State, and on February 5, 2009, posted alike notice on the bulletin board of the County Courthouse in Hernando, Mississippi, that certain lands herein after described would on March 2, 2009, be sold at public auction at the East front door of said Courthouse to the highest bidder for cash by virtue of the authority vested in the said Substitute Trustee by said deed(s) of trust, which said notice was published in said newspaper in the issues of February 5, February 12, February 19, and February 26, 2009.

And said lands having been sold by said Substitute Trustee on March 2, 2009, within legal hours (being between the hours of 11:00 AM and 4:00 PM), in the manner prescribed in and by said deed(s) of trust and in accordance with the laws of the State of Mississippi, and at the place aforesaid in pursuance of said notice, offered for sale at public auction to the highest bidder for cash, and Earl D. Dubois and Alder M. Dubois, having been the highest bidder therefore and having bid the sum of Seventeen thousand, five-hundred Dollars (\$17,500.00), the said Earl D. Dubois and Alder M. Dubois was duly declared the purchaser thereof.

NOW, THEREFORE, in consideration of the sum so bid, I, Johnny M. Shell, as Substitute Trustee, do hereby convey and sell to the said Earl D. Dubois and Alder M. Dubois, the following described land situated in DeSoto County, Mississippi, to-wit:

(SEE ATTACHED LEGAL DESCRIPTION)

being the same property described in said deed(s) of trust and the same property sold and purchased at said sale.

I, Johnny M. Shell, Substitute Trustee, convey only such title as is vested in me as Substitute Trustee.

IN WITNESS WHEREOF, I have caused these presents to be signed the 2nd day of March, 2009.



Johnny M. Shell

Substitute Trustee

Duly authorized to act in the premises by instrument dated June 9, 2008 and recorded in Book 1, Page 38 of the records of the aforesaid County and State.

ACKNOWLEDGEMENT

STATE OF MISSISSIPPI)
) SS:
COUNTY OF DESOTO)

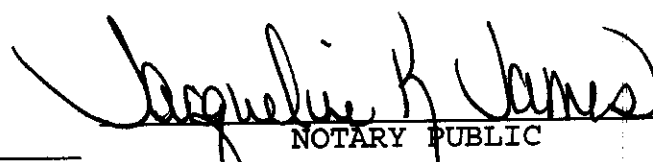
Personally appeared before me, Jacqueline K. James, a notary public in and for the County and State aforesaid Johnny M. Shell, Substitute Trustee, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed on the day and year therein mentioned.

Given under my hand this 2nd day of March, 2009.

(S E A L)

My Commission Expires:

September 18, 2010



NOTARY PUBLIC

Grantor: Johnny M. Shell, Substitute Trustee for the United States of America; 175 Broom Ridge Rd., Suite C, Mississippi 39606; telephone (662) 578-7008.

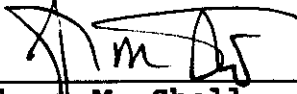
Grantee: Earl D. Dubois and Alder M. Dubois; 662-449-5057 901-857-2429
4370 Amberton Cove, Southaven, MS 38672; 901-857-2429

**Lot 197, Chateau Ridge Subdivision, located in Section 11,
Township 2, Range 6, DeSoto County, Mississippi, as per
plat thereof recorded in Plat Book 14, Pages 47-50, in the
office of the Chancery Clerk of DeSoto County, Mississippi.**

AFFIDAVIT OF FORECLOSURE PROCEEDINGS

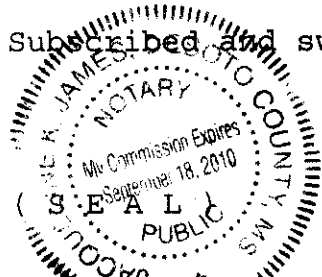
STATE OF MISSISSIPPI)
)SS:
 COUNTY OF DESOTO)

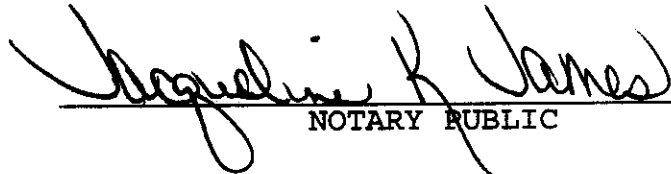
Johnny M. Shell, being first duly sworn on oath, deposes and says that on February 5, 2009, as Substitute Trustee, he posted a copy of the Notice annexed to the foregoing Publisher's Affidavit on the bulletin board of the County Courthouse in Hernando, Mississippi; that further, he was authorized and instructed by the Beneficiary to foreclose certain deed(s) of trust by advertisement and sale; that he acted as auctioneer for the sale of the premises described in the notice annexed to the foregoing Publisher's Affidavit and that pursuant to such Notice of Sale, he sold said premises at public auction at the place and at the time of sale mentioned therein, to wit: At the hour of 11:00 AM on March 2, 2009, at the East front door of the County Courthouse in the aforesaid County where said premises are situated; and that said premises were then and there purchased by Earl D. Dubois and Alder M. Dubois for the sum of \$ 17,500.00, said purchaser being the highest bidder, and said sum being the highest sum bid; and deponent further says that said sale was conducted fairly, honestly, and according to the terms of said deed(s) of trust and the laws of the State of Mississippi, and that to the best of his knowledge and belief, the Grantor(s) are not members of the Armed Services of the United States of America.



 Johnny M. Shell

Subscribed and sworn to before me this 2nd day of March 2009.





 NOTARY PUBLIC

My Commission Expires:

September 18, 2010

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

NOTICE OF SALE
WHEREAS, the United States of America, acting by and through the United States District Court at Hernando, is the owner and holder of the following real estate (deed(s) of trust, securing an indebtedness therein mentioned and covering certain real estate hereinafter described located in DeSoto County, Mississippi, and a deed of trust being duly recorded in the Office of the County Clerk in and for said County and State:

GRANTORS
Martha A. Adams
DATE EXECUTED
August 5, 1985
TRUST DEED BOOK
344
PAGE
379
GRANTORS
Latoya E. Mosby
DATE EXECUTED
August 15, 2000
TRUST DEED BOOK
1238
PAGE
196

The indebtedness secured by the Deed of Trust dated August 5, 1985 and executed by Martha A. Adams was assumed by Latoya E. Mosby by Warranty Deed dated August 15, 2000, and recorded in the Office of the County Clerk in DeSoto County, Mississippi, Book 377 at Page 1238, and with Assignment Agreement dated August 15, 2000.

THEREFORE, notice is hereby given that pursuant to the power of sale contained in said deed(s) of trust, the undersigned, County Clerk in and for said County and State, do hereby certify that the property described in the deed(s) of trust is being sold to the highest bidder for cash at the public sale of the County Clerk in the City of Hernando, Mississippi, on the 15th day of February, 2009, at 10:00 a.m. The property is located in the County of DeSoto, State of Mississippi, and is being sold under and subject to said deed(s) of trust.

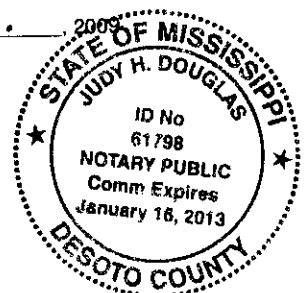
Volume No. 114 on the 5 day of Feb., 2009
Volume No. 114 on the 12 day of Feb., 2009
Volume No. 114 on the 19 day of Feb., 2009
Volume No. 114 on the 26 day of Feb., 2009
Volume No. _____ on the _____ day of _____, 2009
Volume No. _____ on the _____ day of _____, 2009

Diane Smith

Sworn to and subscribed before me, this 26 day of Feb., 2009.

BY *Judy H. Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



A. Single first insertion of 423 words @ .12 \$ 50.76
B. 3 subsequent insertions of 1269 words @ .10 \$ 126.90
C. Making proof of publication and depositing to same \$ 3.00

180.66

• 662.429.6397 • Fax: 662.429.5229